

FORM B1

**United States Bankruptcy Court**  
**Western District of New York**
**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>WALKER, JEANNINE</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):  <b>04-11326 K</b>
Soc. Sec./Tax I.D. No. (if more than one, state all): <b>122-56-9766</b>	Soc. Sec./Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>333 WYOMING AVENUE BUFFALO, NY 14215</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: <b>Erie</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor  
(if different from street address above):

**Information Regarding the Debtor (Check the Applicable Boxes)**

**Venue** (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

**Type of Debtor** (Check all boxes that apply)

- ☒ Individual(s) ☐ Railroad  
☐ Corporation ☐ Stockbroker  
☐ Partnership ☐ Commodity Broker  
☐ Other ☐ Clearing Bank

**Chapter or Section of Bankruptcy Code Under Which  
the Petition is Filed** (Check on box)

- ☒ Chapter 7 ☐ Chapter 11 ☐ Chapter 13  
☐ Chapter 9 ☐ Chapter 12  
☐ Sec. 304 - Case ancillary to foreign proceeding

**Nature of Debts** (Check one box)

- ☒ Consumer/Non-Business ☐ Business

**Chapter 11 Small Business** (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101  
☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

**Filing Fee** (Check one box)

- ☒ Full Filing Fee attached  
☐ Filing Fee to be paid in installments (applicable to individuals only)  
 Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

**Statistical/Administrative Information** (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  
☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

1-15	16-49	50-99	100-199	200-999	1000-over
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets

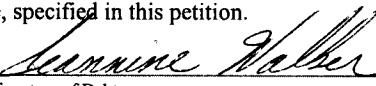
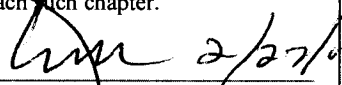
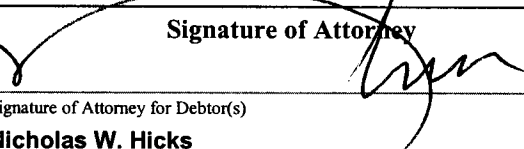
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

U.S. BANKRUPTCY COURT  
 W.D.N.Y. - BUFFALO  
 2004 MAR -2 AM 9:23  
**FILED**

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>WALKER, JEANNINE</b>	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: <b>None</b>		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>None</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
X  Signature of Debtor <span style="float: right;"><b>JEANNINE WALKER</b></span>		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.	
X _____ Signature of Joint Debtor		X  <span style="float: right;">2/27/04</span> Signature of Attorney for Debtor(s) <span style="float: right;">Date</span>	
Telephone Number (If not represented by attorney) <b>2/27/04</b>		<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
Date <b>2/27/04</b>		<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.	
X  Signature of Attorney for Debtor(s) <b>Nicholas W. Hicks</b> Printed Name of Attorney for Debtor(s) <b>Nicholas W. Hicks Esq.</b> Firm Name <b>69 Delaware Avenue, Suite 711</b> Address <b>Buffalo, NY 14202</b> <b>(716) 856-9681</b> Telephone Number <b>2/27/04</b> Date		Printed Name of Bankruptcy Petition Preparer Social Security Number Address	
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
X _____ Signature of Authorized Individual		X _____ Signature of Bankruptcy Petition Preparer	
Printed Name of Authorized Individual		Date	
Title of Authorized Individual		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.	
Date			

United States Bankruptcy Court  
Western District of New York

IN RE:

Case No. \_\_\_\_\_

WALKER, JEANNINE

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

- None ☒ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2. Income other than from employment or operation of business

- None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
1,420.00	1/1/03-PRESENT(UNEMPLOYMENT COMPENSATION)
	2003: \$7,266.00
	2002: \$15,822.00

3. Payments to creditors

- None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY  
AND LOCATION

STATUS OR  
DISPOSITION

FIRST CONSUMERS NATIONAL CIVIL  
BANK/SPIEGEL B36020

FIRST CONSUMERS NATIONAL CIVIL  
BANK/SPIEGEL

STERLING CAR MART INC. VS. CIVIL  
JEANNINE WALKER B07214

CASSANDRA CLARK VS. CIVIL  
JEANNINE WALKER

JAMES MC COLLOUGH VS. CIVIL  
JEANNINE SC55623

ROOT CAR MART INC. VS. CIVIL  
JEANNINE WALKER  
Q000639760

JAMES VS. JEANNINE WALKER CIVIL  
Q000805612

FIRST CONSUMERS NATIONAL CIVIL  
BANK VS. JEANNINE M.  
WALKER

SUPREME COURT COUNTY OF PENDING  
ERIE

CITY COURT OF THE CITY OF PENDING  
BUFFALO COUNTY OF ERIE

BUFFALO CITY COURT 50 JUDGEMENT STATUS  
DELAWARE AVE., BUFFALO, NY  
14202

BUFFALO CITY COURT 50 JUDGEMENT STATUS  
DELAWARE AVE., BUFFALO, NY  
14202

BUFFALO CITY COURT, 50 JUDGEMENT STATUS  
DELAWARE AVE., BUFFALO, NY  
14202

ERIE COUNTY CLERK, 25 JUDGEMENT STATUS  
DELAWARE AVE., BUFFALO, NY  
14202

ERIE COUNTY CLERK, JUDGEMENT STATUS  
DELAWARE AVE., BUFFALO, NY  
14202

ERIE COUNTY SHERIFF'S JUDGEMENT STATUS  
OFFICE-CIVIL PROCESS  
DIVISION, DEPT. 831, PO BOX  
8000, BUFFALO, NY 14267

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED  
ERIE COUNTY SHERIFF'S OFFICE-  
CIVIL PROCESS DIVISION, DEPT. 831  
PO BOX 8000  
BUFFALO, NY 14267

DATE OF SEIZURE

DESCRIPTION AND VALUE  
OF PROPERTY

GARNISHING FOR FIRST CONSUMERS NATIONAL BANK  
GARNISH HAS NOT STARTED YET

#### 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
NICHOLAS W. HICKS, ESQ. 69 DELAWARE AVE. SUITE 711 BUFFALO, NY 14202		

### 10. Other transfers

- None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

### 15. Prior address of debtor

- None ☒ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

## 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

## 18. Nature, location and name of business

None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: 2-26-04

Signature  
of Debtor

*Jeannine Walker*

JEANNINE WALKER

Date: \_\_\_\_\_

Signature  
of Joint Debtor  
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Debtor(s)

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
TOTAL			0.00	

(Report also on Summary of Schedules)

Debtor(s)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>CHECKING ACCOUNT AT M&amp;T BANK</b>		<b>1.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		<b>HOUSEHOLD GOODS AND FURNISHINGS: IN DEBTOR'S POSSESSION</b>		<b>1,200.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>WEARING APPAREL: IN DEBTOR'S POSSESSION</b>		<b>850.00</b>
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>401 K AT H&amp;R BLOCK</b>		<b>100.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			



Debtor(s) \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1998 GMC JIMMY ( NOT OPERATIONAL)</b>		<b>3,500.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<b>TOTAL</b>				<b>5,651.00</b>

0 continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

Debtor(s) \_\_\_\_\_

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b>SCHEDULE B - PERSONAL PROPERTY</b>			
<b>HOUSEHOLD GOODS AND FURNISHINGS: IN DEBTOR'S POSSESSION</b>	CPLR § 5205(a)(5)	1,200.00	1,200.00
<b>WEARING APPAREL: IN DEBTOR'S POSSESSION</b>	CPLR § 5205(a)(5)	850.00	850.00
<b>401 K AT H&amp;R BLOCK</b>	Debtor & Creditor Law § 282	100.00	100.00
<b>1998 GMC JIMMY ( NOT OPERATIONAL)</b>	Debtor & Creditor Law § 282(1)	2,400.00	3,500.00

Debtor(s) \_\_\_\_\_

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL  UNSECURED PORTION, IF ANY
Account No. <b>0051224514</b> <b>CHARTER ONE</b> <b>228 E. MAIN STREET</b> <b>ROCHESTER, NY 14604</b>	X		<b>INCURRED 2001: 1998 GMC JIMMY AUTO LOAN</b>				<b>9,691.00</b>
			Value \$ <b>3,500.00</b>				<b>6,191.00</b>
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Subtotal (Total of this page)							<b>9,691.00</b>
(Complete only on last sheet of Schedule D) <b>TOTAL</b> (Report total also on Summary of Schedules)							<b>9,691.00</b>

0 Continuation Sheets attached

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the Total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS**

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Other Certain Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM
							AMOUNT ENTITLED TO PRIORITY
Account No. <b>358997T</b> <b>ERIE COUNTY DEPT. OF SOCIAL SERVICES</b> <b>95 FRANKLIN STREET</b> <b>BUFFALO, NY 14202</b>			<b>INCURRED 2002: LOAN FOR GAS ASSISTANCE</b>				<b>403.00</b>
							<b>403.00</b>
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							

Sheet 1 of 1 Continuation Sheets attached to Schedule E

Subtotal  
(Total of this page) **403.00**

(Complete only on last sheet of Schedule E) **TOTAL 403.00**  
(Report total also on Summary of Schedules)

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>01-001190-2076326</b> <b>ADELPHIA</b> <b>355 CHICAGO STREET</b> <b>BUFFALO, NY 14204</b>			<b>INCURRED 1999: CABLE SERVICE</b>				<b>71.00</b>
Account No. <b>3M61BM63904</b> <b>ALLIED INTERSTATE INC.</b> <b>15 HAZEL WOOD DRIVE, SUITE 102</b> <b>AMHERST, NY 14228</b>			<b>DUPLICATE LISTING: COLLECTION AGENCY COLLECTING FOR MCI</b>				<b>0.00</b>
Account No. <b>184618-1</b> <b>ALLSTATE FINANCIAL SERVICES, INC.</b> <b>1050 E. FLAMINGO RD., SUITE E-320</b> <b>LAS VEGAS, NV 89119</b>			<b>INCURRED 2001: REVOLVING CREDIT; COLLECTION AGENCY COLLECTING FOR FIRST NATIONAL BANK OF MARIN WHOSE ADDRESS IS UNKNOWN</b>			<b>X</b>	<b>678.00</b>
Account No. <b>407193-129030825</b> <b>ALLSTATE FINANCIAL SERVICES, INC.</b> <b>1050 E. FLAMINGO RD., SUITE E-320</b> <b>LAS VEGAS, NV 89119</b>			<b>INCURRED 2001: REVOLVING CREDIT; COLLECTION AGENCY COLLECTING FOR FNBMAR WHOSE ADDRESS IS UNKNOWN</b>				<b>497.00</b>
Account No. <b>716-892-4406</b> <b>AT&amp;T</b> <b>PO BOX 600607</b> <b>JACKSONVILLE, FL 32260-0607</b>			<b>INCURRED 2001: LONG DISTANCE TELEPHONE SERVICE</b>				<b>81.00</b>
Subtotal (Total of this page)							<b>1,327.00</b>
(Complete only on last sheet of Schedule F) <b>TOTAL</b>							
(Report total also on Summary of Schedules)							

9 Continuation Sheets attached

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>05-036345-23626504062-00</b> <b>BLOCKBUSTER-36345</b> <b>2861 HARLEM ROAD</b> <b>CHEEKTOWAGA, NY 14225</b>			<b>INCURRED 2003: MOVIE RENTAL</b>				<b>44.00</b>
Account No. <b>2-36265-04062</b> <b>BLOCKBUSTER-36345</b> <b>2861 HARLEM ROAD</b> <b>CHEEKTOWAGA, NY 14225</b>			<b>INCURRED 2002: MOVIE RENTAL</b>				<b>9.00</b>
Account No. <b>00579330-17</b> <b>BRYANT &amp; STRATTON</b> <b>40 HAZELWOOD DRIVE</b> <b>W. AMHERST, NY 14228</b>			<b>INCURRED 1993: TUITION</b>				<b>1,457.00</b>
Account No. <b>CASSANDRA CLARK</b> <b>237 SHIRLEY AVENUE</b> <b>BUFFALO, NY 14215</b>			<b>INCURRED 2000: AUTO ACCIDENT DAMAGES</b>				<b>3,100.00</b>
Account No. <b>25071-1-1907303</b> <b>CONNECTICUT GENERAL LIFE INSURANCE CO.</b> <b>CHATTANOOGA CLAIM OFFICE</b> <b>PO BOX 188003</b> <b>CHATTANOOGA, TN 37422-8003</b>			<b>INCURRED 2002: DENTAL SERVICE</b>				<b>96.00</b>
Account No. <b>00579330-17</b> <b>CONSERVE</b> <b>PO BOX 7</b> <b>FAIRPORT, NY 14450-0007</b>			<b>DUPLICATE LISTING: COLLECTION AGENCY COLLECTING FOR BRYANT &amp; STRATTON</b>				<b>0.00</b>
Account No. <b>01-001190-2076326-00</b> <b>CREDIT PROTECTION ASSOCIATION, L.P.</b> <b>13355 NOEL ROAD</b> <b>DALLAS, TX 75240</b>			<b>DUPLICATE LISTING: COLLECTION AGENCY COLLECTING FOR ADELPHIA CABLE</b>				<b>0.00</b>

Sheet 1 of 9 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **4,706.00**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s) \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>05-036345-23626504062-00</b> <b>CREDIT PROTECTION ASSOCIATION, L.P.</b> <b>13355 NOEL ROAD</b> <b>DALLAS, TX 75240</b>			<b>DUPLICATE LISTING: COLLECTION</b> <b>AGENCY FOR BLOCKBUSTER-36345</b>				<b>0.00</b>
Account No. <b>CREDITORS INTERCHANGE</b> <b>50 JAMES E CASEY DRIVE</b> <b>BUFFALO, NY 14206</b>			<b>DUPLICATE LISTING: COLLECTION</b> <b>AGENCY COLLECTING FOR MILLARD</b> <b>FILLMORE HOSPITAL</b>				<b>0.00</b>
Account No. <b>ERIE COUNTY MEDICAL CENTER</b> <b>462 GRIDER STREET</b> <b>BUFFALO, NY 14215</b>			<b>INCURRE 1999: MEDICAL SERVICE</b>				<b>100.00</b>
Account No. <b>ERIE COUNTY SHERIFF'S OFFICE-</b> <b>CIVIL PROCESS DIVISION, DEPT. 831</b> <b>PO BOX 8000</b> <b>BUFFALO, NY 14267</b>			<b>DUPLICATE LISTING COLLECTION FOR</b> <b>FIRST CONSUMERS NATIONAL BANK</b>				<b>0.00</b>
Account No. <b>100028-464</b> <b>FCNB</b> <b>13350 LANKFORD HWY.</b> <b>TEMPERANCEVILLE, VA 23442</b>			<b>INCURRED 2001: REVOLVING CREDIT</b>				<b>1,581.00</b>
Account No. <b>494532401</b> <b>FINANCIAL RECOVERIES</b> <b>PO BOX 330</b> <b>BUFFALO, NY 14223</b>			<b>DUPLICATE LISTING: COLLECTION</b> <b>AGENCY ON BEHALF OF NATIONAL FUEL</b>				<b>0.00</b>
Account No. <b>18750118419-A</b> <b>FINGERHUT CORPORATION</b> <b>53 MCLELAND AVENUE</b> <b>SAINT CLOUD, MN 56395</b>			<b>INCURRED 2002: MAIL ORDER</b>				<b>48.00</b>

Sheet 2 of 9 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **1,729.00**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)



Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>8050-1019-2754-42...</b> <b>FINGERHUT CORPORATION</b> <b>53 MCLELAND AVENUE</b> <b>SAINT CLOUD, MN 56395</b>			<b>INCURRED 1999: MAIL ORDER</b>				<b>251.00</b>
Account No. <b>FINGERHUT CORPORATION</b> <b>53 MCLELAND AVENUE</b> <b>SAINT CLOUD, MN 56395</b>			<b>INCURRED 1999: MAIL ORDER</b>				<b>251.00</b>
Account No. <b>FIRST CONSUMERS NATIONAL BANK</b> <b>13350 LANKFORD HWY.</b> <b>TEMPERANCEVILLE, VA 23442</b>			<b>INCURRED 2001: REVOLVING CREDIT</b>				<b>2,208.00</b>
Account No. <b>FIRST CONSUMERS NATIONAL BANK/SPIEGEL</b> <b>9300 S W GEMINI DRIVE</b> <b>BEAVERTON, OR 97005</b>			<b>INCURRED 2001: REVOLVING CREDIT</b>				<b>2,001.00</b>
Account No. <b>4071-9301-2903-0825</b> <b>FIRST NATIONAL BANK OF MARIN</b> <b>585 PILOT ROAD</b> <b>LAS VEGAS, NV 89119</b>			<b>INCURRED DATE UNKNOWN: REVOLVING CREDIT</b>				<b>651.00</b>
Account No. <b>4071-9301-2903-0825</b> <b>FIRST NATIONAL COLLECTIONS BUREAU, INC.</b> <b>3631 WARREN WAY</b> <b>RENO, NV 89509</b>			<b>DUPLICATE LISTING: COLLECTION AGENCY ON BEHALF OF FIRST NATIONAL BANK OF MARIN</b>				<b>0.00</b>
Account No. <b>1150064142534</b> <b>FMA ALLIANCE, LTD.</b> <b>11811 NORTH FREEWAY, SUITE 900</b> <b>HOUSTON, TX 77060</b>			<b>DUPLICATE LISTING: COLLECTION AGENCY COLLECTING FOR SEARS ROEBUCK AND CO.</b>				<b>0.00</b>

Sheet 3 of 9 Continuation Sheets attached to Schedule FSubtotal  
(Total of this page)**5,362.00**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s) \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>1BM63904</b> <b>HARVARD COLLECTION SERVICES, INC.</b> <b>4839 N. ELSTON AVENUE</b> <b>CHICAGO, IL 60630</b>			<b>DUPLICATE LISTING: COLLECTION</b> <b>AGENCY COLLECTING FOR MCI</b>				<b>0.00</b>
Account No. <b>JAMES B. MC COLLOUGH</b> <b>703 WEST FERRY ST. APT. A1</b> <b>BUFFALO, NY 14222</b>			<b>INCURRED 2000: AUTO ACCIDENT</b> <b>DAMAGES</b>				<b>2,198.00</b>
Account No. <b>SC-55623</b> <b>JAMES B. MCCOLLOUGH</b> <b>703 W. FERRY STREET, APT. A-1</b> <b>BUFFALO, NY 14222</b>			<b>INCURRED 6/00: SMALL CLAIMS</b> <b>JUDGMENT</b>				<b>2,197.00</b>
Account No. <b>11041A</b> <b>KALEIDA HEALTH</b> <b>PO BOX 8000, DEPT. 164</b> <b>BUFFALO, NY 14267-0002</b>			<b>INCURRED 2003: MEDICAL SERVICES</b>				<b>214.00</b>
Account No. <b>18750118419-A</b> <b>LAW OFFICES OF MITCHELL N. KAY</b> <b>PO BOX 9006</b> <b>SMITHTOWN, NY 11787-9006</b>			<b>DUPLICATE LISTING: ATTORNEY'S</b> <b>COLLECTING ON BEHALF OF FINGERHUT</b>				<b>0.00</b>
Account No. <b>LEVIN &amp; HOUGHTALING, DDS., P.C.</b> <b>1115 DELAWARE AVE.</b> <b>BUFFALO, NY 14209</b>			<b>INCURRED 2003: DENTAL SERVICES</b>				<b>148.00</b>
Account No. <b>A0299241</b> <b>LIFETIME HEALTH</b> <b>205 PARK CLUB LANE</b> <b>BUFFALO, NY 14221-5239</b>			<b>INCURRED 2003: MEDICAL SERVICE</b>				<b>344.00</b>

Sheet 4 of 9 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **5,101.00**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s) \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>A0471941</b> <b>LIFETIME HEALTH</b> <b>PO BOX 1178</b> <b>BUFFALO, NY 14240</b>			<b>INCURRED 2003: MEDICAL SERVICES</b>				<b>89.00</b>
Account No. <b>1BM63904</b> <b>MCI</b> <b>CONSUMER MARKETS</b> <b>PO BOX 4450</b> <b>BRIDGETON, MO 63044</b>			<b>INCURRED 2001: PHONE SERVICE</b>				<b>358.00</b>
Account No. <b>1272...</b> <b>MERCANTILE ADJMNT. BUREAU</b> <b>40 WEST AVENUE</b> <b>ROCHESTER, NY 14611</b>			<b>DUPLICATE LISTING: COLLECTION</b> <b>AGENCY COLLECTING FOR NIAGARA</b> <b>MOHAWK</b>				<b>0.00</b>
Account No. <b>1917...</b> <b>MERCANTILE ADJMNT. BUREAU</b> <b>40 WEST AVENUE</b> <b>ROCHESTER, NY 14611</b>			<b>DUPLICATE LISTING: COLLECTION</b> <b>AGENCY COLLECTING FOR NIAGARA</b> <b>MOHAWK</b>				<b>0.00</b>
Account No. <b>836-709-700-1550</b> <b>MIDNIGHT VELVET</b> <b>1112 7TH AVENUE</b> <b>MONROE, WI 53566-1364</b>			<b>INCURRED 1998: REVOLVING CREDIT</b>				<b>216.00</b>
Account No. <b>MILLARD FILLMORE HOSPITAL</b> <b>3 GATES CIRCLE</b> <b>BUFFALO, NY 14209</b>			<b>INCURRED 1997: MEDICAL SERVICE</b>				<b>193.00</b>
Account No. <b>4071-9301-2903-0825</b> <b>NATIONAL ASSET RECOVERY SERVICES, INC.</b> <b>PO BOX 701</b> <b>CHESTERFIELD, MO 63006</b>			<b>DUPLICATE LISTING: COLLECTION</b> <b>AGENCY COLLECTING FOR FIRST</b> <b>NATIONAL BANK OF MARIN</b>				<b>0.00</b>

Sheet 5 of 9 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **856.00**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s) \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>NATIONAL FUEL</b> <b>2875 UNION ROAD, SUITE 11</b> <b>CHEEKTOWAGA, NY 14227</b>			<b>INCURRED 2000: GAS SERVICE</b>				<b>1,070.00</b>
Account No. <b>257JYS</b> <b>NCO FINANCIAL SYSTEMS INC.</b> <b>PO BOX 41417, DEPT. 99</b> <b>PHILADELPHIA, PA 19101</b>			<b>DUPLICATE LISTING: COLLECTING FOR</b> <b>MIDNIGHT VELVET</b>				<b>0.00</b>
Account No. <b>1272...</b> <b>NIAGARA MOHAWK</b> <b>PO BOX 5300</b> <b>SYRACUSE, NY 13250</b>			<b>INCURRED 1996: ELECTRIC SERVICE</b>				<b>861.00</b>
Account No. <b>1917...</b> <b>NIAGARA MOHAWK</b> <b>PO BOX 5300</b> <b>SYRACUSE, NY 13250</b>			<b>INCURRED 1998: ELECTRIC SERVICE</b>				<b>287.00</b>
Account No. <b>122569...</b> <b>NYS HIGHER ED SERVICES</b> <b>99 WASHINGTON AVENUE</b> <b>ALBANY, NY 12255</b>			<b>INCURRED 1996: TUITION</b>				<b>2,876.00</b>
Account No. <b>716-892-4406-461263</b> <b>OSI COLLECTION SERVICES, INC.</b> <b>200 S. EXECUTIVE DR. 3RD FL, PO BOX 933</b> <b>BROOKFIELD, WI 53008-0933</b>			<b>DUPLICATE LISTING: COLLECTION</b> <b>AGENCY COLLECTING FOR VERIZON</b>				<b>0.00</b>
Account No. <b>0008026682183</b> <b>OVERTON RUSSELL &amp; DOERR</b> <b>PO BOX 437</b> <b>CLIFTON PARK, NY 12065-4876</b>			<b>DUPLICATE LISTING: ATTORNEY'S</b> <b>COLLECTING ON BEHALF OF THE</b> <b>CHILDRENS HOSPITAL OF BUFFALO</b>				<b>0.00</b>

Sheet 6 of 9 Continuation Sheets attached to Schedule FSubtotal  
(Total of this page)**5,094.00**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>99100294...</b> <b>PARK DANSAN</b> <b>113 W 3RD AVENUE</b> <b>GASTONIA, NC 28052</b>			<b>INCURRED 2000: TELEPHONE SERVICE; COLLECTION AGENCY COLLECTING FOR MCI WORLDCOM WHOSE ADDRESS IS UNKNOWN</b>				<b>42.00</b>
Account No. <b>PAUL L. MARKS</b> <b>155 N. PLANK ROAD-SUITE 1 (RT. 32N)</b> <b>NEWBURGH, NY 12550</b>			<b>DUPLICATE LISTING: ATTORNEY'S COLLECTING ON BEHALF OF FIRST CONSUMERS NATIONAL BANK</b>				<b>0.00</b>
Account No. <b>P0372859</b> <b>PROMEDICUS HEALTH GROUP</b> <b>3556 LAKE SHORE ROAD, 7TH FLOOR</b> <b>BUFFALO, NY 14219</b>			<b>INCURRED 2002: MEDICAL SERVICES</b>				<b>78.00</b>
Account No. <b>184262566-019</b> <b>RETRIEVAL MASTERS CREDITORS BUREAU, INC.</b> <b>2269 SOUTH SAW MILL RIVER ROAD, BLDG. 3</b> <b>ELMSFORD, NY 10523</b>			<b>INCURRED 2001: MAIL ORDER; COLLECTION AGENCY COLLECTING FOR GROILER BOOKS WHOSE ADDRESS IS UNKNOWN</b>				<b>32.00</b>
Account No. <b>33517787-ATLBSM</b> <b>RISK MANAGEMENT ALTERNATIVES, INC.</b> <b>7775 BAYMEADOWS WAY SUITE 302</b> <b>JACKSONVILLE, FL 32256</b>			<b>DUPLICATE LISTING: COLLECTION AGENCY COLLECTING FOR Z-TEL</b>				<b>0.00</b>
Account No. <b>ROOT CAR MART INC.</b> <b>112 DELAWARE STREET</b> <b>TONAWANDA, NY 14150</b>			<b>DUPLICATE LISTING: AUTO LOAN</b>				<b>0.00</b>
Account No. <b>11-50064-14253-4</b> <b>SEARS</b> <b>PO BOX 818017</b> <b>CLEVELAND, OH 44181-8017</b>			<b>INCURRED 2000: REVOLVING CREDIT</b>				<b>624.00</b>

Sheet 7 of 9 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **776.00**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s) \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>15408568</b> <b>SOLOMON AND SOLOMON, PC</b> <b>FIVE COLUMBIA CIRCLE</b> <b>ALBANY, NY 12203</b>			<b>DUPLICATE LISTING: ATTORNEY</b> <b>COLLECTING FOR NIAGARA MOHAWK</b> <b>POWER CORP</b>				<b>0.00</b>
Account No. <b>STERLING CAR MART INC.</b> <b>100 DELAWARE ST.</b> <b>TONAWANDA, NY 14150</b>			<b>INCURRED 1998: AUTO LOAN</b>				<b>4,123.00</b>
Account No. <b>K000802668-2183</b> <b>THE CHILDREN'S HOSPITAL OF BUFFALO</b> <b>445 TREMONT ST., PO BOX 750</b> <b>N. TONAWANDA, NY 14120</b>			<b>INCURRED 2002: MEDICAL SERVICE</b>				<b>611.00</b>
Account No. <b>A0299241</b> <b>UNIVERA HEALTH CARE</b> <b>205 PARK CLUB LANE</b> <b>BUFFALO, NY 14221-5239</b>			<b>INCURRED 2002: MEDICAL SERVICE</b>				<b>462.00</b>
Account No. <b>R36528</b> <b>UNIVERSITY PEDIATRIC ASSOCIATE</b> <b>219 BRYANT STREET</b> <b>BUFFALO, NY 14222</b>			<b>INCURRED 2002: MEDICAL SERVICE</b>				<b>80.00</b>
Account No. <b>1150064142534</b> <b>VAN RU CREDIT CORPORATION</b> <b>4415 WENDLER DR. BLDG. B, SUITE 200</b> <b>TEMPE, AZ 85282-6410</b>			<b>DUPLICATE LISTING: COLLECTION</b> <b>AGENCY COLLECTING FOR SEARS</b>				<b>0.00</b>
Account No. <b>716-892-4406-461263</b> <b>Verizon</b> <b>PO Box 920041</b> <b>Dallas, TX 75392-0041</b>			<b>INCURRED 2002: TELEPHONE SERVICE</b>				<b>512.00</b>

Sheet 8 of 9 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page)

**5,788.00**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s) \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>101115907-8</b> <b>Z-TEL COMMUNICATIONS INC.</b> <b>PO BOX 1059</b> <b>ATMORE, AL 36504-1059</b>			<b>INCURRED 2002: TELEPHONE SERVICE</b>				<b>415.00</b>
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							

Sheet 9 of 9 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **415.00**

(Complete only on last sheet of Schedule F) **TOTAL 31,154.00**

(Report total also on Summary of Schedules)

Debtor(s)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

**NOTE:** A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.



## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>GEORGENNA WHITE</b> <b>194 MANHATTAN APT. 9</b> <b>BUFFALO, NY 14215</b>	<b>CHARTER ONE</b> <b>228 E. MAIN STREET</b> <b>ROCHESTER, NY 14604</b>

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status <b>Single</b>	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES <b>JEREL LEE JORDAN MINGO</b>	AGE <b>15 5</b>	RELATIONSHIP <b>Son Son</b>
EMPLOYMENT: DEBTOR		SPOUSE	
Occupation <b>UNEMPLOYED</b>			
Name of Employer			
How long employed			
Address of Employer			

Income: (Estimate of average monthly income)

Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)

Estimated monthly overtime

**SUBTOTAL****LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and Social Security

b. Insurance

c. Union dues

d. Other (specify) \_\_\_\_\_

**SUBTOTAL OF PAYROLL DEDUCTIONS****TOTAL NET MONTHLY TAKE HOME PAY**

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social Security or other government assistance

(Specify) \_\_\_\_\_

Pension or retirement income

Other monthly income

(Specify) **UNEMPLOYMENT****TOTAL MONTHLY INCOME****TOTAL COMBINED MONTHLY INCOME \$ 710.00** (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) \$ **367.00**

Are real estate taxes included? Yes ☐ No ☒

Is property insurance included? Yes ☐ No ☒

Utilities: Electricity and heating fuel \$ **175.00**

Water and sewer \$ \_\_\_\_\_

Telephone \$ **100.00**

Other **CABLE** \$ **60.00**

**PERSONAL CARE ITEMS** \$ **60.00**

Home maintenance (repairs and upkeep) \$ \_\_\_\_\_

Food \$ **350.00**

Clothing \$ **50.00**

Laundry and dry cleaning \$ **30.00**

Medical and dental expenses \$ \_\_\_\_\_

Transportation (not including car payments) \$ **100.00**

Recreation, clubs and entertainment, newspapers, magazines, etc. \$ **150.00**

Charitable contributions \$ \_\_\_\_\_

Insurance (not deducted from wages or included in home mortgage payments) \$ \_\_\_\_\_

Homeowner's or renter's \$ \_\_\_\_\_

Life \$ \_\_\_\_\_

Health \$ \_\_\_\_\_

Auto \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

Taxes (not deducted from wages or included in home mortgage payments) \$ \_\_\_\_\_

(Specify) \$ \_\_\_\_\_

\$ \_\_\_\_\_

Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan) \$ \_\_\_\_\_

Auto \$ **306.00**

Other \$ \_\_\_\_\_

Alimony, maintenance, and support paid to others \$ \_\_\_\_\_

Payments for support of additional dependents not living at your home \$ \_\_\_\_\_

Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)** \$ **1,748.00**

**(FOR CHAPTER 12 AND 13 DEBTORS ONLY)**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income \$ \_\_\_\_\_

B. Total projected monthly expenses \$ \_\_\_\_\_

C. Excess income (A minus B) \$ \_\_\_\_\_

D. Total amount to be paid into plan each \$ \_\_\_\_\_

(interval)

**United States Bankruptcy Court  
Western District of New York**

**IN RE:**

Case No. \_\_\_\_\_

**WALKER, JEANNINE**

Chapter **7**

Debtor(s)

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	2	5,651.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		9,691.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		403.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		31,154.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			710.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,748.00
Total Number of Sheets in Schedules		21			
Total Assets			5,651.00		
Total Liabilities				41,248.00	

Debtor(s) \_\_\_\_\_

**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

(Total shown on summary page plus 1)

Date: 2-26-04 Signature: Jeannine Walker  
**JEANNINE WALKER** Debtor

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. \_\_\_\_\_

Address \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer \_\_\_\_\_

Date \_\_\_\_\_

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

(Total shown on summary page plus 1)

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
Western District of New York

IN RE:

Case No. \_\_\_\_\_

WALKER, JEANNINE

Chapter 7

Debtor(s)

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to be Surrendered*

DESCRIPTION OF PROPERTY

CREDITOR'S NAME

**ROOT CAR MART INC.  
STERLING CAR MART INC.**

*b. Property to be Retained [Check any applicable statement.]*

DESCRIPTION OF PROPERTY

CREDITOR'S NAME

**1998 GMC JIMMY ( NOT OPERATIONAL)**

**CHARTER ONE**

PROPERTY  
IS CLAIMED  
AS EXEMPT

PROPERTY  
WILL BE  
REDEEMED  
PURSUANT  
TO 11 U.S.C.  
§ 722

DEBT WILL  
BE RE-  
AFFIRMED  
PURSUANT  
TO 11 U.S.C.  
§ 524(C)

✓

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2-26-04 Jeannine Walker  
Date JEANNINE WALKER

Debtor

Joint Debtor (if applicable)

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Case 1-04-11326-MJK, Doc 1, Filed 03/02/04, Entered 03/03/04 10:35:56,  
Description: Main Document , Page 30 of 38

United States Bankruptcy Court  
Western District of New York

IN RE:

Case No. \_\_\_\_\_

WALKER, JEANNINE

Chapter 7

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ 600.00

Prior to the filing of this statement I have received ..... \$ 600.00

Balance Due ..... \$ 0.00

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
  - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

2/27/04  
Date

Nicholas W. Hicks Esq.  
Signature of Attorney

Nicholas W. Hicks Esq.

Name of Law Firm

ADELPHIA  
355 CHICAGO STREET  
BUFFALO, NY 14204

ALLIED INTERSTATE INC.  
15 HAZEL WOOD DRIVE, SUITE 102  
AMHERST, NY 14228

ALLSTATE FINANCIAL SERVICES, INC.  
1050 E. FLAMINGO RD., SUITE E-320  
LAS VEGAS, NV 89119

AT&T  
PO BOX 600607  
JACKSONVILLE, FL 32260-0607

BLOCKBUSTER-36345  
2861 HARLEM ROAD  
CHEEKTOWAGA, NY 14225

BRYANT & STRATTON  
40 HAZELWOOD DRIVE  
W. AMHERST, NY 14228

CASSANDRA CLARK  
237 SHIRLEY AVENUE  
BUFFALO, NY 14215

CHARTER ONE  
228 E. MAIN STREET  
ROCHESTER, NY 14604

CONNECITCUT GENERAL LIFE INSURANCE CO.  
CHATTANOOGA CLAIM OFFICE  
PO BOX 188003  
CHATTANOOGA, TN 37422-8003



CONSERVE  
PO BOX 7  
FAIRPORT, NY 14450-0007

CREDIT PROTECTION ASSOCIATION, L.P.  
13355 NOEL ROAD  
DALLAS, TX 75240

CREDITORS INTERCHANGE  
50 JAMES E CASEY DRIVE  
BUFFALO, NY 14206

ERIE COUNTY DEPT. OF SOCIAL SERVICES  
95 FRANKLIN STREET  
BUFFALO, NY 14202

ERIE COUNTY MEDICAL CENTER  
462 GRIDER STREET  
BUFFALO, NY 14215

ERIE COUNTY SHERIFF'S OFFICE-  
CIVIL PROCESS DIVISION, DEPT. 831  
PO BOX 8000  
BUFFALO, NY 14267

FCNB  
13350 LANKFORD HWY.  
TEMPERANCEVILLE, VA 23442

FINANCIAL RECOVERIES  
PO BOX 330  
BUFFALO, NY 14223

FINGERHUT CORPORATION  
53 MCLELAND AVENUE  
SAINT CLOUD, MN 56395

FIRST CONSUMERS NATIONAL BANK  
13350 LANKFORD HWY.  
TEMPERANCEVILLE, VA 23442

FIRST CONSUMERS NATIONAL BANK/SPIEGEL  
9300 S W GEMINI DRIVE  
BEAVERTON, OR 97005

FIRST NATIONAL BANK OF MARIN  
585 PILOT ROAD  
LAS VEGAS, NV 89119

FIRST NATIONAL COLLECTIONS BUREAU, INC.  
3631 WARREN WAY  
RENO, NV 89509

FMA ALLIANCE, LTD.  
11811 NORTH FREEWAY, SUITE 900  
HOUSTON, TX 77060

HARVARD COLLECTION SERVICES, INC.  
4839 N. ELSTON AVENUE  
CHICAGO, IL 60630

JAMES B. MC COLLOUGH  
703 WEST FERRY ST. APT. A1  
BUFFALO, NY 14222

JAMES B. MCCOLLOUGH  
703 W. FERRY STREET, APT. A-1  
BUFFALO, NY 14222

KALEIDA HEALTH  
PO BOX 8000, DEPT. 164  
BUFFALO, NY 14267-0002

LAW OFFICES OF MITCHELL N. KAY  
PO BOX 9006  
SMITHTOWN, NY 11787-9006

LEVIN & HOUGHTALING, DDS., P.C.  
1115 DELAWARE AVE.  
BUFFALO, NY 14209

LIFETIME HEALTH  
205 PARK CLUB LANE  
BUFFALO, NY 14221-5239

LIFETIME HEALTH  
PO BOX 1178  
BUFFALO, NY 14240

MCI  
CONSUMER MARKETS  
PO BOX 4450  
BRIDGETON, MO 63044

MERCANTILE ADJMNT. BUREAU  
40 WEST AVENUE  
ROCHESTER, NY 14611

MIDNIGHT VELVET  
1112 7TH AVENUE  
MONROE, WI 53566-1364

MILLARD FILLMORE HOSPITAL  
3 GATES CIRCLE  
BUFFALO, NY 14209

NATIONAL ASSET RECOVERY SERVICES, INC.  
PO BOX 701  
CHESTERFIELD, MO 63006

NATIONAL FUEL  
2875 UNION ROAD, SUITE 11  
CHEEKTOWAGA, NY 14227

NCO FINANCIAL SYSTEMS INC.  
PO BOX 41417, DEPT. 99  
PHILADELPHIA, PA 19101

NIAGARA MOHAWK  
PO BOX 5300  
SYRACUSE, NY 13250

NYS HIGHER ED SERVICES  
99 WASHINGTON AVENUE  
ALBANY, NY 12255

OSI COLLECTION SERVICES, INC.  
200 S. EXECUTIVE DR. 3RD FL, PO BOX 933  
BROOKFIELD, WI 53008-0933

OVERTON RUSSELL & DOERR  
PO BOX 437  
CLIFTON PARK, NY 12065-4876

PARK DANSAN  
113 W 3RD AVENUE  
GASTONIA, NC 28052

PAUL L. MARKS  
155 N. PLANK ROAD-SUITE 1 (RT. 32N)  
NEWBURGH, NY 12550

PROMEDICUS HEALTH GROUP  
3556 LAKE SHORE ROAD, 7TH FLOOR  
BUFFALO, NY 14219

RETRIEVAL MASTERS CREDITORS BUREAU, INC.  
2269 SOUTH SAW MILL RIVER ROAD, BLDG. 3  
ELMSFORD, NY 10523

RISK MANAGEMENT ALTERNATIVES, INC.  
7775 BAYMEADOWS WAY SUITE 302  
JACKSONVILLE, FL 32256

ROOT CAR MART INC.  
112 DELAWARE STREET  
TONAWANDA, NY 14150

SEARS  
PO BOX 818017  
CLEVELAND, OH 44181-8017

SOLOMON AND SOLOMON, PC  
FIVE COLUMBIA CIRCLE  
ALBANY, NY 12203

STERLING CAR MART INC.  
100 DELAWARE ST.  
TONAWANDA, NY 14150

THE CHILDREN'S HOSPITAL OF BUFFALO  
445 TREMONT ST., PO BOX 750  
N. TONAWANDA, NY 14120

UNIVERA HEALTH CARE  
205 PARK CLUB LANE  
BUFFALO, NY 14221-5239

UNIVERSITY PEDIATRIC ASSOCIATE  
219 BRYANT STREET  
BUFFALO, NY 14222

VAN RU CREDIT CORPORATION  
4415 WENDLER DR. BLDG. B, SUITE 200  
TEMPE, AZ 85282-6410

Verizon  
PO Box 920041  
Dallas, TX 75392-0041

Z-TEL COMMUNICATIONS INC.  
PO BOX 1059  
ATMORE, AL 36504-1059

03/03/04